

**United States Bankruptcy Court
Western District of Tennessee**

In re Toni Denise McElroy Debtor(s) Case No. Chapter 13

**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S): (H) Toni Denise McElroy S.S.# xxx-xx-9449
(W) S.S.#
ADDRESS: 2805 Elkhorn-Nobles Road
Paris, TN 38242
PLAN PAYMENT: Debtor(s) to pay \$ 130.00 (weekly, every two weeks, semi-monthly, monthly)
PAYROLL DEDUCTION: YES OR () DIRECT PAY
BECAUSE:
FIRST PAYMENT DATE:
PLACE OF EMPLOYMENT: Alco Management Inc.
ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

**MONTHLY
PLAN PMT.**

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).

-NONE-	Ongoing pmt. Begin	N/A		\$	N/A
	Approx. arrearage	N/A	Interest	N/A	%
				\$	N/A

SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325{a}{5})	VALUE	RATE OF		MONTHLY
	COLLATERAL	INTEREST		PLAN PMT.
Scott's Auto Country, Inc.	\$ 5,567.23	6.00	%	\$ 170.00
				Surrender
				Interest to
Springleaf Financial	\$ 3,100.00	8.00	%	\$ Co-Debtor

UNSECURED CREDITORS: Percentage to be paid to be determined by Trustee;
Army & Airforce Exchange Service; Automobile Finance LLC; Capital One; Charter; Continental Loans; Credit One Bank; Directv;
Hughes Network Systems; Speedy Cash; SYNCB/Amazon; TD Bank USA/TargetCredit; Webbank/Fingerhut;

*Indicates the unsecured portion of a Secured Claim, the nonpriority portion of a Priority Claim, or an avoided Secured Claim.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$8,287.00

TERMINATION: Plan shall terminate upon payment of the above, approximately 36 months.

OTHER PROVISIONS:

Payroll Deduction:

Alco Management Inc.
35 Union Avenue, Suite 200
Memphis, TN 38103-2496

Chapter 13 Trustee is authorized to make the following monthly payments for adequate protection: Scott's Auto Country \$43.00
FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.
Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts.

DEBTOR'S ATTORNEY: Robert B. Vandiver, Jr.
Robert B. Vandiver, Jr.
P.O.Box 906
227 W. Baltimore
Jackson, TN 38302-0906
731-554-1313